

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (Currently Amended) A method of managing deductibles for insurance policies comprising:

- providing a plurality of interrelated tables;
- providing a plurality of policy variables for each table;
- providing a first key reference in a first table, the first key reference identifying a first specific group of the variables;
- matching the first key reference to a second table, the first key reference identifying a second specific group of variables and a plurality of additional key references, the second table including a first deductible;
- matching the plurality of additional key references to a plurality of respective additional tables, the additional key references identifying a plurality of additional specific groups of variables; [[and]]
- ~~determining a deductible for a related policy renewal, wherein the determining comprises~~
 - accessing the second table using the first key reference to retrieve the first deductible;
 - comparing [[a]] the first deductible with a second deductible; and
 - determining a deductible amount for a related policy renewal based on the comparison of the first deductible with the second deductible.

2. (Previously Presented) The method as defined in claim 1 further comprising: in the first table, providing a geographical variable, a transaction variable and an effective policy date variable.

3. (Previously Presented) The method as defined in claim 2 further comprising: in the second table, providing a first deductible variable and a second deductible variable.

4. (Original) The method as defined in claim 3 further comprising:
in one of the additional tables, providing variables distinguishing deductibles

available to the policies.

5. (Previously Presented) The method as defined in claim 3 further comprising:
in another of the additional tables, providing variables identifying change from the first deductible to the second deductible.
6. (Previously Presented) The method as defined in claim 1 wherein the first table controls an initial placement of the first key reference on the second table.
7. (Previously Presented) The method as defined in claim 1 wherein the second table controls each variable used to distinguish a first deductible variable from a second deductible variable.
8. (Previously Presented) The method as defined in claim 7 wherein the additional tables respectively provide variables distinguishing deductibles available to the policies and identifying change from the first deductible to the second deductible.
9. (Currently Amended) A computer-readable medium ~~having a data structure thereon for managing deductibles for insurance policies, said data structure~~ comprising computer-readable instructions for:

providing a plurality of interrelated tables including a first table, a second table, and a third table;

providing a plurality of policy variables in each table;

providing a first key reference in the first table for identifying a first specific group of the variables;

accessing the second table using the first key reference to retrieve a first deductible;

comparing the first deductible with a second deductible; and

determining a deductible amount for a related policy renewal based on the comparison of the first deductible with the second deductible,

wherein the variables in [[a]] the first table include ~~including~~ a geographical variable, a transaction variable and an effective policy date variable;

wherein the variables in [[a]] the second table include ~~including~~ first

deductible variables and second deductible variables; and
wherein the variables in ~~a further~~ the third table ~~distinguishing~~ distinguishes
deductibles available to the policies; ~~and~~
~~the variables in an additional table determining a deductible for a related~~
~~policy.~~

10. (Canceled)

11. (Currently Amended) The computer-readable medium as defined in claim [[10]] 9
wherein the first key reference identifies a first specific group of variables.

12. (Previously Presented) The computer-readable medium as defined in claim 11
wherein the first key reference is matched to the second table.

13. (Previously Presented) The computer-readable medium as identified in claim 12
wherein the first key reference identifies a second specific group of variables and a plurality
of additional key references.

14. (Previously Presented) The computer-readable medium as identified in claim 13
wherein the plurality of additional key references are matched to a plurality of
respective additional tables.

15. (Currently Amended) An information handling system for managing deductibles
for insurance policies comprising:

a storage device storing a program;

a processor coupled to the storage device and operative with the program for
processing data in a plurality of interrelated tables;

a plurality of policy variables in each table;

the variables in a first table including a geographical variable, a
transaction variable, [[and]] an effective policy date variable, and a first key
reference;

the variables in a second table including first deductible variables and second
deductible variables being accessed using the first key reference, wherein the

deductible variables determine a deductible amount for a related policy renewal based on a comparison of the first deductible with a second deductible; and

the variables in a further table distinguishing deductibles available to the policies[[]].

~~the variables in an additional table determining a change from first deductible to a second deductible for a related policy.~~

16. (Canceled)
17. (Currently Amended) The system as defined in claim [[16]] 15 wherein the first key reference identifies a first specific group of variables.
18. (Previously Presented) The system as defined in claim 17 wherein the first key reference is matched to the second table.
19. (Original) The system as identified in claim 18 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.
20. (Previously Presented) The system as identified in claim 19 wherein the plurality of additional key references are matched to a plurality of respective additional tables.